

ABSTRACT

Mobile payment is a growing payment system in Indonesia. Mobile payments have replaced various payment systems in Indonesia, especially cash transactions. The purpose of this study is to analyze the factors that influence switching intention from cash payment to mobile payment in supermarkets among Generation Z Muslims in the city of Semarang. The variables analyzed in this study are perceived inefficiency, compatibility, perceived security, and religiosity using the Push-Pull-Mooring Model.

The population in this study are Z-generation Muslims in Semarang who have shopped at supermarkets. The number of samples used in this study was 101 respondents with non-probability sampling technique. The analytical used is SEM-PLS with SmartPLS software.

The Results of this study show that perceived inefficiency, compatibility, perceived security, and religiosity have a significant influence on switching intention. Other test results show that religiosity does not moderate the relationship between perceived inefficiency, compatibility, perceived security, and religiosity towards switching intention.

keywords: *Mobile Payment, Financial Technology, Switching Intention, Perceived Inefficiency, Compatibility, Perceived Security, Religiosity.*